

SUBSTITUTION OF TRUSTEE and DEED OF RECONVEYANCE

_____ is the Owner and holder of the Note secured by the Deed of Trust dated 11/30/93 made by JAMES W GRANZELLA and BEVERLY J GRANZELLA to Western Title Company as Trustee for the Benefit of American Liberty Bank Beneficiary which Deed of Trust was recorded on 12/9/93, in the office of the County Recorder of DOUGLAS County, State of NEVADA, Book No. 1293, Page No. 2019, Instrument No. 324613 hereby substitutes _____, as Trustee in lieu of the above named trustee under said Deed of Trust.

_____, hereby accepts said appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

Power of Attorney:

Book: _____ Page: _____ Filing#: _____ Date: _____

IN WITNESS WHEREOF, WE _____ as Owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest on JAN 07 1999.

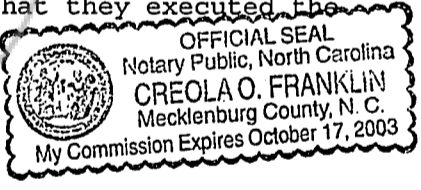
John Gannon
FIRST UNION NATIONAL BANK
JOHN GANNON, VICE PRESIDENT
Marilyn Addison
Marilyn Addison, Asst. Vice President

SEAL

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

ON JAN 07 1999, before me, the undersigned, a Notary Public in and for said County and State, personally appeared JOHN GANNON, VICE PRESIDENT and Marilyn Addison, Asst. Vice President known to me to be the person(s) described in and who acknowledged that they executed the foregoing instrument.

FIRST UNION NATIONAL BANK
Creola O. Franklin, Notary Public



Prepared By:
GE Capital Mortgage Services, Inc.
625 Maryville Centre Dr.
St. Louis, MO 63141

After Recording:
GE Capital Mortgage Services, Inc.
P.O. Box 78849
St. Louis, MO 63155

NVSOT

REQUESTED BY
GE Capital mtz
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 19 A10:00

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LINDA SLATER
RECORDER
\$10 PAID to DEPUTY